

**Question for written answer E-000769/2025
to the Commission**
Rule 144
Dimitris Tsiodras (PPE)

Subject: Protecting consumers from online fraud and enhancing the security of online transactions

Quite a number of EU citizens have fallen prey to organised cybercriminals who use email and social media phishing techniques to scam people by getting them to reveal their pin codes. At the same time, the ability to make instant payments at the tap of a finger, combined with the use of artificial intelligence, increase the risk of fraud and identity fraud through voice cloning and deepfake videos aimed at scamming people and getting them to transfer funds to another account. The total value of fraud across main payment instruments has been estimated at EUR 4.3 billion for 2022¹.

In view of the above:

1. What will the Commission do to protect consumers from such practices, with a focus on adapting to emerging challenges and threats and promoting technological capabilities for detecting payment fraud?
2. Is it considering the possibility of setting up a European platform for the exchange of fraud-related information between service providers and the competent authorities to combat cross-border fraud?
3. How does it intend to ensure that all parties in the chain, such as payment service providers, telecommunication services and digital platforms, work towards countering such attacks?

Submitted: 19.2.2025

¹ ECB, Report on payment fraud, 2024